

Grand Rapids, Wisconsin, Wednesday, March 7, 1906.

DRUMB &amp; SUTOR, Publishers.

## Who's your Tailor?



Not a cheap tailor-shop but a shop where good tailoring can be had cheap.

If you went through the immense plant that this good tailoring comes from you would understand how our prices are possible.

Your tailor could not exercise more singleness of purpose than the men who would make your clothes in the workshops of this plant.

Each man is a specialist in his particular part of the work.

The Spring and Summer line of woollens is the finest and largest ever displayed.

Come in and inspect it.

Johnson & Hill Co.

## THE 48th ANNUAL REPORT

Of the Executive Committee of the Northwestern Mutual Life Insurance Company.

To the members of the company:

The unusual prominence which has been given the subject of life insurance during the last year, and the growing interest in the business, seem to make the present a fitting time, and this report a suitable medium for bringing to the attention of the members of this company rather more in detail than has heretofore been the case, the methods by which its business is transacted, and the powers and practices of its officers and committees. The universal and well-founded belief in the solvency of all old line life insurance companies, and the general conviction that all were well managed, has made it difficult to induce the policy-holders to carefully study the annual statements. We hope that the information given in this report may have full and complete consideration and comparison with information regarding the business which has been furnished through other channels during the last few months.

The Northwestern Mutual Life Insurance Company was organized in 1857, and began business in 1858 as a purely mutual company. There being no stock-holders, the interests of the policy-holders have from the beginning been paramount and carefully safeguarded by the charter of the company and by legislative enactment. The rights of its members are sharply and clearly defined and the character and investment of the assets of the company not less rigidly limited. The management of the company is vested in, and exercised by a board of trustees, and such committees and officers as the trustees may designate and appoint. These trustees, thirty-six in number, have always been, and under the charter must be, elected by the policy-holders. The charter is perpetual, and as the term of office of nine trustees expires, and a corresponding number are elected to take their places each year, the governing body of the company is perpetual. Certain powers are delegated to committees, known as the executive committee, the finance committee and the committee on insurance and agencies. The executive committee consists of ten members and possesses, within the board of trustees, is not in session, all the powers of such board.

The finance committee consists of seven members and is charged with the duty of investing and managing the assets of the company. A complete record of the transactions of all meetings of the executive and the finance committees is kept and such records are submitted in detail to the full board of trustees at each quarterly and annual meeting.

There were held during 1905, forty-four meetings of the executive committee and one hundred and fifty-four meetings of the finance committee, one hundred and ninety-eight meetings in all. During the year, the finance committee received and passed upon 4,465 applications for real estate loans, 4,115 of which were approved. The members of the committees who are not officers of the company (five in number), serve upon both committees, receiving as compensation for such service \$5,000 each per annum, and one of the number who serves also upon the real estate committee receives an additional \$1,500 per annum. The by-laws provide that the finance committee may appoint annually a committee to be known as the bond committee, which consists of the president, vice-president and such other officer or member of the board of trustees as the finance committee shall determine, which committee has power to contract for the purchase or sale by the company of such bonds as the company is authorized by law to purchase, subject to such directions as may be given by the finance committee from time to time. The by-laws also provide for a real estate committee, which shall consist of at least three members, two of whom shall be members of the finance committee and one the auditor of the company. This committee is also appointed annually and has charge of the sale and renting of the real estate acquired under foreclosures. During 1905 there were 341 meetings of the bond committee and 110 meetings of the real estate committee. Detailed reports of the transactions of these committees are submitted quarterly to the board of trustees. No officer of the company receives any extra compensation for service on committees.

The committee on insurance and agencies consists of the president, vice-president, 3d vice-president, secretary, actuary and superintendent of agencies. This committee has general charge of the insurance branch of the company's business and also of the employment and compensation of agents.

The trustees receive actual traveling and hotel expenses and \$25 per diem for attendance upon the quarterly meetings of the board, but only when actually present at such meetings. The salaries of the members of the executive and finance committees and the expenses of the meetings of the board of trustees during the year 1905, amounted to \$33,475.70.

The executive officers of the company consist of a president, vice-president, 2d vice-president, secretary, actuary, medical director, general counsel and superintendent of agencies. The duties of the president, as defined by the by-laws, are as follows: "The president shall preside at all meetings of the trustees. He shall also attend the meetings of any special committee when requested by the chairman thereof. He shall have the general direction and superintendence of the affairs of the company and in all cases, in which the duties of subordinate officers and agents of the company are not specially prescribed by the by-laws or resolution of the board, they shall obey the orders and instructions of the president."

The president is chairman of all the standing committees of the company and attends all meetings, and in addition to these duties and the special charge of the investments of the company, has the general supervision of all departments of the company's work.

The vice-president, in the absence of the president, exercises all the powers and is charged with all the duties of the president, and in addition has the general charge and superintendence of the loan agencies of the company and performs such appropriate acts and duties as may be assigned to or required of him by the board of trustees, the executive committee or the president.

The duties of the other officers mentioned are made sufficiently clear by their titles. The salaries paid to the officers are fixed by the board of trustees at the annual meeting in July of each year. As fixed at the last annual meeting they are as follows:

President	.....\$35,000
Vice-President	.....18,000
2d Vice-President	.....15,000
3d Vice-President	.....12,000
General Counsel	.....10,000
Secretary	.....10,000
Actuary	.....14,000
Medical Director	.....12,000
Superintendent of Agencies	.....12,000

When account is taken of the fact that during the year investments were made under the rigid rules of the company, and the careful supervision and scrutiny of the officers amounting to \$20,271,234, an average of more than \$107,560 for each day in the year, including Sundays and holidays; that 37,553 applications for insurance were passed upon and 40,611 policies, amounting to more than \$105,000,000, were issued during the year, it will readily be seen that there are no superfluous members on the official staff of the company. The daily duties of every officer require all his time and all his thought from the time he leaves at night. He can do nothing outside the business of the company, and this is true also of the employees of the company.

It has for years been the custom of a committee appointed by the board of trustees from its members to make annual examinations of all the assets and liabilities of the company, to examine all the business transactions and the methods and practices of the various departments. No officer of the company or member of the executive or finance committee can serve on this special committee. Different trustees are appointed from time to time, thus affording opportunity for a great number of the trustees to obtain a very intimate knowledge of the assets and affairs of the company. In addition to the work of this special committee and entirely independent of it, the company has for several years appointed public accountants to make an acknowledged reputation to make a thorough examination of all the books and accounts of the company, of all checks and vouchers and amounts of cash in banks. The examinations by such accountants are made quarterly and their findings are reported in writing in full to the board of trustees at each quarterly meeting of the board.

The by-laws of the company require that "the funds of the company shall be disbursed only upon the check of the president, or other officer authorized by the by-laws to sign checks, countersigned by the secretary, assistant secretary or 2nd assistant secretary." There is no fund which can be drawn upon by any person for any purpose without proper voucher, and such vouchers must be duly audited by proper authority and when audited is always paid by check, in accordance with the above by-law. There is a voucher on file in the vaults of the company for every dollar of expenditure.

## Wood County Teachers Association.

The Wood County Teachers Association held its annual meeting at Marshfield, Saturday, March 3. Nearly the entire teaching force of the county as well as a delegation of training school students, and district school teachers attended from this section of the county. The meeting was well attended by teachers from other parts of the county also.

Supt. Robert Morris discussed the topic "How to Make the Work of our Schools more Effective." This was followed by discussion of the Necessity of Raising the Qualifications of Teachers by Supt. D. C. Gile of Marshfield. Mr. Gile handled the subject in a masterly manner. The address was listened to with much interest and profit.

One of the principal features of the program was two addresses on Language Work by Prof. C. E. Patzer of the Milwaukee Normal School. These in connection with the excellent class exercises in language and in reading given by the teachers of Marshfield presented much that will be helpful to all who were present in the actual work of the school room. Practical work in arithmetic was discussed by Mr. Frank Louschen and Prof. M. H. Jackson.

In the high school section Prin. I. O. Hubbard discussed in a very practical and helpful manner the topic "How to Create and Sustain the Interest of High School Pupils." Miss Mattie Love presented a very suggestive and inspiring paper on "Expression in High School Pupils."

The music furnished by the pupils of the Marshfield high school added much to the pleasure of the meeting. The following officers were elected for the ensuing year:

President—Supt. D. C. Gile, Marshfield.  
Vice President—Prin. Charles Houseworth, Nokosau.  
Treasurer—Prin. V. W. Burris, Pittsville.  
Secretary—Clara Mason, Marshfield.

## Notice of Annual School Meeting.

Agreeable to Section 2, Article 9, Grand Rapids City charter, pertaining to schools, notice is hereby given that the annual school meeting of Grand Rapids district No. 1, to elect commissioners and to transact such general business as may legally come before it, will be held at the Howe School Building, situated in the second ward of the city of Grand Rapids, Monday, March 10th, 1906, at 7:00 o'clock p. m.

Commissioners are to be elected as follows:

First Ward—Commissioner to succeed Henry Kahlbin whose term expires April 14th, 1906.  
Second Ward—Commissioner to succeed F. B. Warner whose term expires April 14th, 1906. Commissioner to succeed H. L. Voss (short term) whose term expires April 14th, 1906.  
Third Ward—Commissioner to succeed W. F. Kellogg whose term expires April 14th, 1906.  
Fourth Ward—Commissioner to succeed J. C. Jacobson whose term expires April 14th, 1906.  
Fifth Ward—Commissioner to succeed L. E. Clegg whose term expires April 14th, 1906.  
Sixth Ward—Commissioner to succeed A. C. Otto whose term expires April 14th, 1906.  
Seventh Ward—Commissioner to succeed W. J. Conway whose term expires April 14th, 1906.  
Eighth Ward—Commissioners to succeed A. L. Ridgman (long term) and J. W. Natwick (short term) whose terms expire April 14th, 1906.  
H. S. Youker,  
Clerk of the board of Education.

## Ringling to Open in Chicago.

The annual tour of Ringling Brothers' Circus will begin at Chicago Thursday night, April 6. This season they have imported two "thrillers," which will engender emotional excitement enough for the most staid. A stoical youth will gamble with destiny by a bicycle ride down a steep incline, and when thirty feet from the ground, shoot into space and make a complete somersault, from whence he will wheel safely to the ground. Staggering as this act may be, however, it is outstripped for flaming danger down a steep incline; swift as a flash of light, the car strikes an up-turned curve in mid-air and upside down clears a leap of forty-four feet, landing on a reverse curve which stores the machine to its correct upright position, and thence it glides with decreasing velocity into the hippodrome track. This act of a fearlessly young French woman is the most frightfully dangerous ever invented for public exhibition. The Chicago engagement continues three weeks.

## Pray Asked to Resign.

President T. B. Pray, president of the Stevens Point Normal, has been asked to resign by state superintendent Cary, and no reason has been given for the action. President Pray has been at the head of the institution for twelve years, and has always been considered an exceptionally good man, and is well liked in Stevens Point, where the citizens feel that he has done exceptionally good work. When interviewed on the subject Superintendent Cary would give no reason for the action, but it is surmised that it has been done because Mr. Pray was not in sympathy with the present state administration.

Better write the Rhinelander Boat Company before buying a boat. Their catalog is free and you will find their prices interesting.

## TWO MEN BREAK JAIL.

McPherson and Murphy Make Their Escape From the County Jail.

Two prisoners confined in the county jail made their escape on Thursday night and one of them is still at large. They broke their way from the cage and then cut a hole thru the brick wall of the jail, and descending to the ground by means of their blankets, which they tied together, made for parts unknown. The men who made their escape were Frank Murphy, a negro who was confined in the jail on a charge of burglary and was awaiting trial before the circuit court, and McPherson is from the town of Richfield and had been sent up originally for beating his wife, getting a term of six months and had escaped from the jail once before.

The men made their escape from the jail in a peculiar manner and one in which the sheriff was in no manner to blame. They were confined in the iron cage, which is surrounded by the corridor of the jail, and the bolt of which passes thru a heavy piece of steel, the whole thing making a lock that any man not a life prisoner would be apt to consider hopeless. It seems however, that Murphy and McPherson had sized the thing up and made up their minds that it could be broken, and they decided to make an effort to do so.

They had secured a piece of wood which they used as a lever, and had also taken a bolt and a piece of iron from the steam heating coils white in the corridor and these they had secreted in their cells until enabled to work on the lock. Then they managed to spring the upper part of the steel door until they got one of the iron bolts between the door and the jam, and as they sprung the door away the bolt slipped down gradually until it was down quite a way, and there was naturally a tremendous strain on the door. This was kept up until at last the lock sprung sufficiently to let the door open, and the two men were free so far as the cage was concerned. Then they had to make their escape from the corridor, but this was an easy proposition, as one of them had done it before, and knew just how to go about it.

A hole was dug thru the wall where the former prisoners had made their escape. Their blankets were knotted together and the prisoners descended to the ground without mishap. The men separated when they left the jail and nothing further was heard from them until McPherson was captured at Marshfield on Saturday evening.

This capture was quite a remarkable one, in so much as the man who caught McPherson had no idea that he was on a man hunt until his bumpered against McPherson himself. He was caught by A. B. Sutor, of the Tribune office, who had gone up to Marshfield on Saturday afternoon to visit his parents. Mr. Sutor went up on the Wisconsin Central at 5:35, and as his parents live near the track on the outskirts of the city, it is his habit to jump off when the train stops at the railway crossing near the Roddis Veneer factory. On Saturday evening he went out onto the platform preparatory to getting off, when he should have run up against McPherson, who was on the platform and was going to get off before he got to the depot. The two men recognized each other at once, being well acquainted, McPherson as a fugitive from justice, and McPherson as a prisoner of the county.

McPherson, however, was not going to give up without a struggle, and twisting about suddenly he managed to release the hold on him sufficiently so that he could jump from the train. During the powwow that had taken place the train had started up again and as McPherson jumped it was rapidly gaining speed, and as Mr. Sutor followed only a moment after both men were thrown from their feet. Mac was up in an instant, however, and started down the track at top speed. Now Mr. Sutor is not built for speed, but he thought he would try him for a lap or two, anyway, and see what he could do with him, so he started in pursuit. Finding that he was rapidly gaining on the fugitive, he pulled out the trolley another notch and soon came up with his man. Then Mac showed fight and the two men grappled, but at this game Mac lasted quick and he was soon a prisoner once more. Then he was allowed to get up and Mr. Sutor attempted to lead him toward town, but Mac refused to lead, and another struggle took place during which the escaped convict was again downed.

About this time Mr. Sutor began to realize that he was up against the real thing. Here he was about half a mile from anybody with an escaped convict on his hands who refused to budge toward town. He did not want to let the man go after taking all the trouble he had to hold him, and he did not propose to carry him to town, as he was already feeling a little weary from the unusual exertion he had indulged in. About this time he spied a man coming along the track toward him, and as Mac made another break for liberty, he threw him to the ground and set on him until the person came up to him, and between the two of them the prisoner

## Making the Drone Work.

One of the things that has been attracting considerable attention among farmers of late is the drone separator, a contrivance for separating the cream from the milk, so that the cream can be delivered at the creamery and the skim milk left to feed the hogs, calves, etc. It used to be the style to take the milk to the creamery or skimming station and then carry home the skim milk, but this method has been disposed of, and now everyone that has not a separator of his own is getting one as fast as he can afford to, and some of them faster.

The one drawback to the hand separator was that it had to be turned. One of the machines does not turn hard, but after one has kept it up to some time, it becomes a little tedious. In order to avoid this, one ingenious fellow has devised for turning the machines. One of these is a foot-power arrangement, which is turned by an annual of some sort walking up an inclined plane. One of these arrangements is on exhibition at the Central Hardware Co. plant, and Mr. Nash has been thinking of a shop to operate the traction.

After McPherson was captured he stated that it was the negro that did all the work toward breaking jail. In view of his past record, however, he will probably have some trouble in making the officers of the law believe this statement. He also said that the night of his escape he had walked to Vesper, where he had applied for something to eat, and then he tramped on to Arpin, and thence to the town of Richfield, where he had gone to visit his family. Then he went back to Arpin, where he boarded the Wisconsin Central train with the idea of getting to Marshfield and catching the train north. It seems hardly possible that he would do a thing of this kind, as he was well known at Marshfield to a large number of people and the officers of the law were on the lookout for him.

## New Game Laws in Force.

The new Wisconsin fish and game laws went into effect March 1. The principal provisions are: Closed season for game fish except trout—March 1 to May 25. Classification of fish. Game fish includes all varieties of brook trout, bass, catfish, pike, muskellunge and sturgeon. All others are classed as "rough fish." In southern Wisconsin counties pickered are classed as game fish. Selling or buying fish or game during the closed season—This is forbidden by a fine of from \$25 to \$100 or imprisonment from 30 to 90 days. Possession of fish or game during closed season—It is unlawful to have protected fish or game, except white fish and lake trout, in one's possession during the closed season. Game wardens have the right to inspect any cold-storage warehouse looking for such forbidden fish or game, and the owner who refuses with the warden has his fish or game in his possession is liable to a fine.

Closed season for rabbits, squirrels and for hunting animals—Fox rabbits and squirrels, March 1 to September 1; for beaver, closed all times; for deer, martin or mink, March 1 to November 1; for otter, February 1 to November 1; for muskrat, May 1 to November 1. A muskrat house may not be destroyed at any time and a muskrat may not be killed with a spear or gun at any time. All guns, traps, nets, traps and other implements used in violating any of the above laws will be forfeited to the state. Owners of land may still hunt rabbits on their own land without a license.

## Booklet on Fairyland.

The artistic booklet on the fairyland of California resorts issued today by the Chicago, Milwaukee & St. Paul railway in the interest of the Overland Limited service surpasses anything ever attempted by a western railway. In beauty of design, wealth of color and shining and excellence of half-tone work the pamphlet easily is the feature of the season's advertising. The production is limited, and the distribution soon will end unless the company decides to prepare a second edition. Local artists contributed some of the color groups and scenes.—Chicago Evening Post.

## Like the Looks of the Country.

Sanl Preston returned last week from his trip to Oklahoma, where he had been looking over his interests in the oil business, and taking in other interesting and instructive sights. He greatly enjoyed his trip and was well pleased with the looks of things down there. He says, however, that the oil is being purchased faster than it can be taken care of, and the consequence is that there are great jakes of the stuff in some places that is going to waste, and prospectors have been asked to go slow until another pipe line can be constructed to carry the stuff away.

—The up-to-date smoke. Hal B. Panatier, shape 10, come straight.

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## Plain Words on Catarrh Cures

Just at this time of the year the newspapers are filled with advertisements of Catarrh cures of one kind or another. In all probability every one of them can be found on sale in our store. But we cannot guarantee these various remedies—as of course, they may be meritorious—as to that we cannot say. We buy them from the manufacturers, and certainly would not sell them if we thought they were in any way injurious.

There is one Catarrh cure we know all about, and that Catarrh cure we back up with our reputation as pharmacists, and with our bona-fide guarantee.

That remedy is Rexall Muc-Tone.

We know how Rexall Muc-Tone is made, what medicines are used in compounding it, and the scrupulous care with which it is manufactured, and we know that it is an honest, meritorious remedy, that has cured thousands of chronic sufferers from Catarrh.

The very first dose of Muc-Tone will brace you up, will give you new strength and hope, will convince you that at last you have found a medicine that goes right to the spot and does the work for which it is intended; and with each succeeding dose you will feel better and better, stronger and stronger.

You will regain your appetite, will find yourself eating heartily, and will feel that your food is doing you good.

You will note an increase of blood.

Your hands and feet will be warm, instead of cold and clammy.

Your nerves will become steady.

You will sleep soundly, and you will get up in the morning wonderfully refreshed and dispondent will be a thing of the past; and besides, Rexall Muc-Tone will accomplish all this in an astonishingly short time.

It makes no difference whether you are just beginning to feel badly or whether you have suffered for years—we say Muc-Tone will cure you—just try us out on this statement. If it does not do all that we have claimed for it, we will immediately refund your money. You can get a large trial bottle for 50 cents.

OTTO'S PHARMACY

THE Rexall STORE

This Will Interest Ladies Only

OTTO'S PHARMACY

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Blouses of Linen.

All sorts and classes of shirt waists and blouses are made of handkerchief linen, even those very plain ones, made high on the left side, and plain yokes.

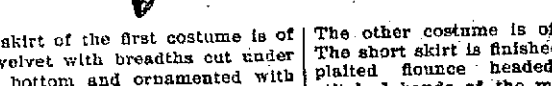
Yet, white handkerchief linen makes nine out of ten shirt waists, that tooth lace is given an odd little style by the very weight of its weave. And handkerchief linen does crush terribly under a coat, so that, for even a day, those of heavier linen are better.

Wings and Aligrettes Used.

Regardless of the Audubon society there are more wings and aligrettes employed this season than ever before, and are worn put together. At one time a very small aligrette of a few inches was considered large enough. Now some of them are from twelve to fifteen inches long. The male trim-



The skirt of the first costume is of green velvet with breadths cut under at the bottom and ornamented with buttons. The new short jacket is of green cloth to match, trimmed with silk braid of the same shade. The collar is of shrimpl pink-velvet bordered with a plaiting of the braid, loops of which fastened with buttons ornament the front of the jacket. The blouse is of the striped velvet like the skirt, cut in scallops in front and fastened with buttons. The girdle is of taffeta and the chemisette is of linen.



The other costume is of plaid. The short skirt is finished with plaited flounce headed by stitched bands of the material. The bodice is of green taffeta, orange is trimmed with broad black silk braid attached by gossies. A band of green taffeta with soutache borders the skirt, which cross slightly at the waist. The waistcoat is of champagne colored cloth; the chemisette is worn with stock of black silk. The tie is of green taffeta headed by velvet, which is fastened by a buckle.

Reform is generally predigest.

the Kiel canal in Germany, by twenty-two yards and the water surface by fifty yards at an estimated cost of \$20,000,000.	<p>hills people than any other European country; two out of every 1,000 are sightless.</p> <p>A hippopotamus weighing 10,000 pounds has been born at the "Zoo."</p>
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This combination of art and commerce and the multitude of inquiries it furnishes an excellent illustration of the interest the public takes in the personal and family life of American manufacturers whose names become household words through extensive and continuous announcements in newspapers and periodicals.







## Grand Rapids Tribune

BY DRUM & SUTON.

Grand Rapids, Wis., March 7, 1906.

Entered at the Post Office at Grand Rapids, Wis., as second-class mail matter.

SUBSCRIPTION RATES.

One Year, \$5.00  
Six Months, \$3.00

Advertising Rates.—For display matter a flat rate of 10 cents an inch is charged. The columns in the Tribune are 2 1/2 inches long, making a one column advertisement cost 25 cents an insertion. All local notices, cards of thanks, resolutions of respect, and all notices of entertainments, where an admission fee is charged, will be published at 5 cents per line.

Adulterated Feeds.

Wisconsin farmers, as well as the manufacturers and dealers in stock feeds, are inclined to believe that the world is growing better when they examine the report of the University of Wisconsin Agricultural Experiment station which has just been issued in bulletin form showing the work of the department in the past year. This bulletin shows a large decrease in the adulteration of manufactured stock feeds sold in this state and the worst form of adulterated feeds have been driven from the state entirely owing to the vigilance of the experimental station inspectors. Stock raisers have been saved hundreds of dollars by the elimination of feeds containing adulterants which bring sickness and death to animals and manufacturers and dealers have been protected from the competition of dealers in low grade feeds.

Wisconsin is one of the twelve states of the union having pure food laws. The first law of the kind was passed in Connecticut in 1835 and Wisconsin's legislature followed with a similar law in 1901. Michigan is the only other state of the west or middle west which thus protects the interests of farmers, stock raisers, and conscientious dealers and manufacturers.

All over the state the experimental station has met with hearty cooperation from both consumers and producers in the work of raising the standard of stock feeds. They have lent their assistance in every possible way, sending samples for analysis and furnishing such as were declared below grade.

In accordance with the provisions of the law, forty-two manufacturers and dealers have taken out licenses for sixty-one different brands of concentrated feeding stuffs in this state for the past calendar year. The dealers appreciate the benefit of the law, which enables them to guarantee the purity of the feeds which they handle, and prevents them from dishonest competition. During the year 615 feed stores in 291 different cities and towns of the state have been visited, some of them a number of times, and twenty-eight other cities and towns two or three times.

The plan has been to collect samples of all licensed feeding stuffs and all corn and oat feeds of different origin. Samples of mill refuse feeds, especially wheat bran or middlings, were only taken when the feed seemed suspicious as regards purity or composition. Thus the number of these feeds subjected to chemical analysis was limited, compared with earlier years when samples of outputs from all the largest mills supplying the market in Wisconsin were secured. The number of samples collected by the state inspectors during 1905 was 215, and the number forwarded to the station by dealers and farmers was 77, making a total of 292 samples received during the year. All of these were subjected to chemical analysis, the results of which are given in the bulletin.

The cases of the firms which sold feeds in violation of the law have been taken up by the experimental station, and in the majority of cases the matter has been settled by the withdrawal of the goods from sale in this state.

In order to keep dealers and manufacturers informed in regard to the quality of their goods, the results of the feed analysis are reported to both by mail immediately on completion of the analysis. In case of deficiencies in the guaranteed composition, the manufacturers are enabled to rectify matters by changing other their methods of manufacture or the guarantees under which the product is to be sold. Since inspection is continued throughout the year, neither manufacturer nor dealer can plead ignorance of deterioration occurring in the latter part of the year.

The number of samples which were found to be deficient in protein and fat contents was lower last year than in the year previous. But the percentage of deficiencies is still so large as to furnish conclusive proof that the various manufacturers of licensed feeding stuffs do not pay much attention to the chemical composition of the feeds which they put on the market in this state, and generally place their guarantees of valuable food components considerably higher than they have reason to expect the feeds will reach. The figures also give evidence of the indifference of buyers of feeds as to whether the guarantees of the manufacturers are met or not. No permanent improvement in this respect can be hoped for until purchasers more thoroughly inspect themselves on the composition of the various feeds and come to appreciate the value of high grade feeding stuffs. When this change occurs, the cost of the feed will become of less importance than now, for buyers will realize that feeds of good quality cannot be sold at cheap prices.

Although the gluten feeds sold in this state do not come up to the manufacturers' guarantees, they are feeds of considerable merit, of good quality and free from foreign admixtures. They are easily digestible and especially valuable as feeds for dairy animals, since they supply protein and other important food constituents

## CRANMOOR.

Horn to the home of Cranmoor Tuesday a.m., Feb. 27, a fine, large, healthy son. Mother and babe doing well.

Edward Kruger was a recent business visitor at the county seat.

The ice storm of last Friday twisted and froze together the two wires at Cranmoor station thus cutting off communication not only from the rest of the world but between the neighbors. The wires were separated Saturday afternoon and were again in touch with friends far and near.

A. E. Bennett and S. N. Whittlesley attended a business session at Grand Rapids Friday and Saturday when the preliminaries for a cranberry sales company were formulated.

On Tuesday a.m. March 6, at the Catholic church at Nekoma, occurred the christening of Clarence Patrick Emmerich with uncle Patrick Olney of Chicago and aunt Katherine Gay of Green Bay as sponsors.

The Little George Indian families are again domiciled at the station. A two weeks old babe of Jesse Little George is the youngest individual.

James and Jack Rossman were callers at the Martin Kiewit home Sunday.

Mrs. M. O. Potter and daughter Lena and Mr. and Mrs. S. N. Whittlesley were visitors Sunday at the Andrew Seniors home at Walker station.

The stock entered for the first time at the home of Mr. and Mrs. Nick Wirtz on Sunday, March 4, and left a fine son to gladden the hearts of his parents. Mrs. Frank Wersel of Attitash is caring for the mother and babe who are now doing well.

Mrs. Eva Bennett is quite ill with a severe attack of cancerous throat. At this writing the disease seems to be yielding to treatment and a speedy recovery is hoped for.

Mrs. D. B. Clinton is recovering from the indisposition of last week.

Miss Lilla Warner is spending some time with Mrs. Minnie Palmer of Grand Rapids.

Mrs. James Guyner, who has been seriously ill for some time is gaining now and able to be up part of the time. We hope for continued improvement.

H. F. Whittlesley, wife and baby drove down from Port Edwards Sunday for a little visit at the Fitch and Whittlesley home.

The whooping cough which entered the Foley and Kruger homes to the distress of the young people is longed for its grip and some of the children are now able to resume school work.

The freezing rainstorm of last Friday followed by quite a snow fall Saturday has given us a lengthened term of fine sludding. The trees and all foliage is still heavily coated with ice which are dazzlingly brilliant with the sun shines. Were this a fruit tree section we should fear serious damage to the buds. Cranberry buds are safe under the frozen winter food.

ADVERTISED LETTERS.

Ladies, Andrews, Mrs. Georgia; Bettke, Miss Bertha; Jones, Mrs. J. L.; Short, Miss Bridget.

Georlomen, Bard, Jacob; Chamberlain, O. H.; Eversen, A. C.; Knudson, Carl S.; Olshaski, Joe; Peters, Arthur; Reed, W. H.; Swartz, Joe; Sugar, Will; Vago, Andy; Vauls, Art; Wait, George, W. (2)

## BABCOCK.

O. P. Menzel will make stamp photos the rest of this month including Sundays.

Mrs. Chas. Porter was a Necedah visitor on Thursday. She was in attendance at the wedding of Rupert Jaynes of Waupun and Nina Gillett of Necedah, which occurred on that evening. The young people are favorably known in our village. Mr. Jaynes having for some years been employed at the General office here. They left on the evening train for California for a visit of about a month.

Danilo Noltner spent his weekly vacation at home as usual. He has nothing but praise for the Grand Rapids Business College.

F. W. Merrill attended the Wood County Teachers Association at Marshfield last Saturday. His reports the largest attendance and the most successful meeting since the association was organized.

Lucy Smith, who ran a butcher knife through her hand last week, had quite a serious time of it. It was feared at one time that she would bleed to death, but she is now much better.

Mrs. George Rima and daughter Ruby, spent Saturday and Sunday with relatives and friends in Rudolph. They brought back the news that Albert Rohlberg will be transferred to his old position here the latter part of this month.

Miss Anna Erickson, who teaches school in the Braden district, visited her home in Grand Rapids Sunday.

Dirk Clow is busy these fine days hauling hay from Pittsville for Wm. Stout.

A. Tomlinson is hauling lumber from Dexterville to Vadum for Tom Kelley. Mr. Kelly bought one of the old houses at Dexterville and tore it down. He is going to build a house and barn on his farm near Vadum this spring. May it be possible that Tom is thinking of joining the ranks of the homebuilders?

Jawyer Coghlan of the Rapids, stopped at the "Woodland" Sunday night on his way to Vadum on legal business.

Dr. Sinclair is here this week attending to the wants of his many customers.

Miss Emma Dolan, who is teaching in the Scott district between Babcock and Dexterville, spent Saturday and Sunday at Grand Rapids.

W. F. Noltner transacted business at the Rapids on Monday.

Norm Cheney is keeping house for Mrs. Reinhold who is still work from the effects of her recent operation.

Mrs. Frank Scholz of Tomahawk, was the guest of Mrs. O. Porter Saturday and Sunday.

J. E. Ingraham was a county seat visitor on Saturday.

W. J. Sullivan, who is engineer on the way freight between Waupun and New Lisbon, spent Sunday with his family in our village.

J. Q. Daniels and wife of Daly, were shopping in the village on Monday.

Dr. Morse was a Grand Rapids visitor on Monday.

Mrs. T. Stiles returned home on Saturday evening from Grand Rapids where she was called by the illness of her daughter, Mrs. E. Olsson.

Jas. Varney of Marshfield, was seen on our streets last Thursday.

Mrs. W. J. Shaw of your city is a guest in our village at the home of her sister, Mrs. Law.

A. B. Grifflin is confined to his home this week with a gripple.

C. W. Lyons of your city was in our town a couple of days last week. His son was born to Mr. and Mrs. Lutz, our enterprising blacksmith on Tuesday last.

Stamp photos all this month at Menzel's studio.

Caught a Black Fox.

Wausau Record: Louis Spitz of the town of Kronenwetter, is attracting a good deal of attention on the streets of Wausau today by exhibiting the pelt of a black fox which he found in one of his traps last Thursday morning. The hide is a magnificent one, measuring four feet from the nose to the tip of the tail, and is a coal black, save for a white tip on the end of the tail.

This species of fox is very rare in this section, and the price for good pelts is high enough to cause one who makes a capture to catch his breath at the visions of wealth which float before his eyes. Several have expressed the belief that this is the first one ever caught in this country, and prices are quoted from \$300 to \$500 for the pelt. Reports were circulated during the summer that one had been seen in the town of Kronenwetter but it was generally looked upon as a fairy story. But Mr. Spitz offers the proof that one has been there.

Notice to Laborers.

P. Carlin will be in this city Friday evening at the Forsters hall to speak on the labor question. All those interested in the matter are invited to be present.

The next three Sundays, Menzel will make stamp photos. Those that can, please come in the forenoon to avoid the afternoon rush.

Chamberlain's Cough Remedy

IS UNEQUALLED FOR Coughs, Colds and Croup.

60 YEARS' EXPERIENCE

PATENTS

TRADE MARKS DESIGNS

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Scientific American.

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MUNN & CO., 125 N. 2nd St., New York.

Branch Office, 225 N. 2nd St., Washington, D.C.

## OUR COUNTRY CORRESPONDENTS

BIRON.

J. A. Stohs has resigned his position with the Grand Rapids Polyp & Paper Co., to take effect April 1st. His many friends in this place, also the boys of the paper mill will regret his leaving and we trust he will make a success in his new undertaking.

E. O. Ketchum is busy this week putting up ice for the paper company and for other parties in this place.

John Siebert returned today, Wednesday, from Stevens Point where he has been putting in his time during the shut down of the No. 1 machine. The machine started up Wednesday afternoon with the electric equipment and it is running very satisfactorily.

Quite a crowd of young people from Rudolph attended the dance here Feb. 20th, and from the good time they all had, think all went away well satisfied. Come again for you are always welcome.

August Kempfert purchased a fine brood red pole calf from Geo. Carpenter of Barnum last Wednesday and comes with a very high pedigree. This calf took first prize at the Milwaukee State fair.

The popular work is coming in very fast at the present time at the mill, and if this cold weather continues, the mill will get all the poplar they require.

High Berke, who is with the Rebois Iron Works, and who had the work of setting up the paper machinery at the paper mill, finished his work Tuesday.

Joe Lorox resigned his position as millwright with the paper mill and left the first of the week for his home at Merrill.

John Schank was here the first of the week bidding his many friends good bye, as he expects to leave for Lady Smith to work for the Ute Bros.

E. Franks was unable to attend to his mill duties last week on account of a contagious disease at his home. Mr. Franks returned Monday, however, as the disease is no longer contagious.

HANSEN.

Jerome Potter of Pittsville, was here on business last Wednesday.

C. E. McKee made a trip to Vesper last Wednesday.

Frank Griffin went to Vesper after some lumber Wednesday.

U. Burns and wife were here on a short visit with John Platt.

Miss Lizette McCarthy has resigned her position as teacher in Dist. No. 6.

Ferdinand Alberts of Mayville, is here on business.

One P. Albert Dairy Co. held their annual meeting at the town hall last Wednesday evening with a large attendance.

Frank Woods returned from Big Plains last Thursday.

John Schults and John Schaecker took a load of logs to your city last Thursday.

Wm. Dammow and wife were shopping at Vesper Thursday.

Olo Olsson transacted business at Vesper last Wednesday.

Miss Mattie Bronson attended the teachers meeting at Marshfield last Thursday.

Mrs. W. J. Shaw of your city is a guest in our village at the home of her sister, Mrs. Law.

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## RUDOLPH.

Wausau Record.—Gust Grubel, who for over two years has held the position of ticket agent at the local St. Paul passenger depot, went to Rudolph today to take charge of the station there as agent. The new place is quite a promotion, but one which is richly deserved. The St. Paul never had a more accomplished or courteous employee than Mr. Grubel, and he will be missed by patrons of the Wausau office, yet they are pleased that his merits have been given substantial recognition.

Olaf Orogan, who has been agent here for several years, has resigned that place to take the position of cashier in the Tomah station. Mr. Orogan has made many friends since his residence among us, and altho we are sorry to see him leave, are glad to know he leaves to receive a promotion.

Chas. Karnitz and Orellia Akey spent Sunday here.

We understand Selmer Hassel expects to leave for Chicago in the near future to have his eye treated.

Mr. and Mrs. John Doughty spent Tuesday in Grand Rapids with relatives.

Miss Cassie Whitman, who has been quite sick for the last two weeks is improving.

Leonard Warner, who has been working for Ward Logan at Rudolph station is at home again.

Mrs. John Grainger is at Westfield taking care of her mother who has been quite sick for the last four weeks.

Losses and gains are receiving a large amount of logs at their mill this winter, many more than they have received for a number of years.

ARMENIA.

Wedding bells will soon be ringing. Pet Nelson visited at the O. Soward home Wednesday.

There was a dance at Lynell's last Monday evening.

Mr. and Mrs. Frank Sweeney have been visiting with relatives here.

Mrs. Baker returned home from an extended visit with friends and relatives in Valparaiso, Indiana.

Mrs. M. Gustafson came from Chicago Tuesday.

Isaac Andness has been staying at the Blystone and Joel homes in Nekoma for the last week.

Frank Brackway passed thru here enroute to Koller Tuesday.

Melvin Tutton returned home from work at Nekoma Saturday.

Wm. Olappper visited at Ord Nelsons from Thursday until Sunday.

O. Hestegarden, our town treasurer of Minor, was around collecting taxes Tuesday and Wednesday.

Mrs. John Murphy of Montello, who had been visiting at the A. Wells home returned home Monday.

The oyster supper at the U.B. church last Wednesday evening was quite a success the sum of \$10.50 being raised.

Mrs. O. O. Nelson and daughters Pet and Cad and Cynthia Slings visited at the J. Olappper home at Nekoma Sunday.

Mrs. O. Boughton spent Sunday with her daughter, Mrs. T. G. Ostrom.

Harry Colcord of Nekoma, spent Sunday evening very pleasantly down here.

DEXTERVILLE.

Stamp photos all this month at Menzel's studio.

Messrs H. Bronson, F. A. Downing, Will Rose and H. Wingardner left for Washington last Monday. The gentlemen expect to send for their families in about six weeks.

Married at the home of the bride, Jasper Bronson and Ethel Hudson, Saturday, March 3rd, a few relatives were in attendance. Jasper is the only child of Mr. and Mrs. Henry Bronson and is an industrious young man. Their many friends join in wishing them a happy married life.

Mrs. Sarah O'Brien, who has been visiting with relatives here for the last two months, returned to her home at Ingraham last Monday.

Mrs. F. A. Downing is visiting with her parents at Milston during her husband's absence.

John Monegan and wife drove to Pittsville last Friday to do some shopping.

Mrs. James Hiles met with quite an accident last Friday morning by slipping on the icy walk, falling and striking on the back of her head, causing her severe pain. Her many friends are glad to know that she is rapidly recovering.

Mrs. Geo. Ward of Babcock, is visiting her sister Mrs. Ellison this week.

Mrs. Morrison is on the sick list, but is feeling better at this writing.

Dr. Wood of Pittsville, has been quite busy making professional calls here of late.

Little Julia Downing has been quite sick the past week, but is better at this writing.

Mrs. Lill Ellison returned from La. Crosse Tuesday morning, where she has been visiting relatives for the past two weeks.

SARATOGA.

Stamp photos all this month at Menzel's studio.

Rev. Madsen held religious services at the Hansen home last Sunday afternoon.

Mrs. Andrew Grimelaw and daughter Lottie of Camp Douglas, are visiting at the home of her mother, Mrs. K. F. Knutson.

Misses Clara and Emma Johnson attended the teachers association at Marshfield Saturday.

Miss Ella Haemessen of Grand Rapids, is at home for a vacation.

Miss Kathryn Johnson who is attending high school at Grand Rapids, spent Saturday and Sunday at home.

Knute Knutson of Plainfield, visited Ole Knutson of Grand Rapids, last week at E. Knutson's a few days last week.

Ed. Hanson returned to his home at Waupaca Saturday after a few days visit with relatives here.

## SIGEL.

Geo. Gillett will hold a public auction at the Peter Brown farm on Thursday, March 15th, at which time he will dispose of all his personal property. Mr. Gillett has about completed arrangements to rent a large stock and dairy farm near Augusta, Wis. It is considered to be one of the finest farms in that locality and contains a fine herd of high bred cows.

A son was born to Mr. and Mrs. Frank Klevene recently.

VANDRIESEN.

Stamp photos all this month at Menzel's studio.

Will Smith bought a cow of A. Bailey last week. He is getting a car load of cattle ready to send to the southern part of the state.

Mr. Crandell of Grand Rapids was the guest of Mr. and Mrs. Geo. Hoffman a few days last week.

It is quite the fashion among the young generation to have the whooping cough in our neighborhood.

Robert Davidson has moved his family in Will Smith's home, formerly known as the Charley Rice home.

George Hoffman of Wild Rose came to this burg Wednesday to make his parents a farewell visit. They soon expect to start for Mich.

Philo Miller is at work for H. Stack at present.

Willis Wood spent a week with his brother and family and returned to Plainfield last Wednesday.

Ed. Blood spent Friday visiting at William Warren's.

We will soon have new neighbors in our neighborhood on the farm known as the Stevens place.

J. F. Farley.

Fine Sanitary

PLUMBING

Steam and hot water heating.

Estimates furnished on all kinds of work. Jobbing promptly attended to. All work guaranteed.

Phone 30-60. Grand Rapids, Wis.

CITY MEAT MARKET!

Fresh, Salt and Smoked MEATS.

All kinds of Fish, Poultry and Sausages. Cash paid for Hides and Pelts. Prompt delivery of orders, wholesale and retail.

N. REILAND,

TEL. 275. EAST SIDE. GRAND RAPIDS, WIS.

ISAAC P. WITTE, PRESIDENT. GEO. W. MEAD, VICE-PRESIDENT. F. H. JACKSON, CASHIER.

[Established 1888]

Bank of Grand Rapids

[WEST SIDE]

CAPITAL, \$50,000. SURPLUS, \$7,000.

"It's what you save, not what you earn, that makes wealth." Investigate our system of Home Savings Bank.

YOUR BUSINESS BANCOR.

Farm for Sale

Cheap

My 30-acre farm, located in the town of Sigel, near brick yard; 15 acres under plow, 10 acres clear, 25 acres marsh and balance good pasture land. House 18x20. This place will go at a bargain, as I want to leave.















## How to Save FUEL

Briefly—buy a Cole's Hot Blast Coal Stove

It costs the fuel bill in the home it burns the gas arising from burning coal. Gas goes via the chimney in other stoves. Cole's Hot Blast stove makes \$3.00 of coal work like \$1.00. Come in and see that smokeless, fuel saving stove with dust, dirt and noise in the house.



OUR SUPPLY has a good reputation in this neighborhood because while our prices are cheap, the goods are not.

**D. M. HUNTINGTON**  
Sole agent  
East Side, Grand Rapids, Wis.

Safety Deposit Boxes for Rent.  
Interest Paid on Time Deposits.

## Wood County National Bank

Capital, - \$50,000  
Surplus, - \$30,000

F. J. WOOD, President

D. B. PHILLIPS, Assistant Cashier

DIRECTORS: G. P. Steele, L. M. Alexander, Thos. E. Nash, E. Roebuck, C. J. Wood.

Commenced Business November 1, 1901.

## Best Sewing Machine Needles

FOR ALL MAKES OF MACHINES

ONLY 5 CENTS

Per Package

Postage 7c cent for 1 to 20 packages

Send Cash or Stamp. State knots wanted

SINGER SEWING MACHINE CO.

220 Second St., East Side, GRAND RAPIDS, - WISCONSIN

ALL KINDS OF

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PRICES RIGHT.

E. C. KETCHUM.

TELEPHONE:

Office, 164. Residence, 351

REAL ESTATE

BUY LAND

you would invest your money in the safest way possible. We can direct you to many

Valuable Investments

In this section of the country. Whether you are desirous of Renting, Buying, Selling or Mortgaging property we can be of an assistance to you.

Lots in Cloverdale Addition \$100

Payable \$10 down. \$5 each month

Taylor & Scott, Agents

LADIES

DR. LAFRANCO'S COMPOUND.

Safe, speedy treatment. 21 cents per bottle. Postage 1c in mail.

Boxing from, All LaFrance, Philadelphia, Pa.

PENNYROYAL PILLS

Original and Only Genuine

CHICKEN-SPICES ENGLISH

is a delicate and delicious

seasoning for all meats, poultry, fish, etc. It is made from the finest

spices and is of a delicate and

pleasant flavor. It is sold in

small packets for 10 cents each.

Write for Catalogue. Address: Taylor & Scott, Agents

Grand Rapids, Wis.

Boxing from, All LaFrance, Philadelphia, Pa.

## AMONG CRANBERRY MEN.

EDITED BY W. H. FITCH.

(All communications and special exchanges relating to this department should be sent to Chamberlain, Wood County, Wis.)

Correspondence.

THORNWOOD, WASH., Jan. 7, 1905.—I would like to know what progress has been made with the application of fertilizers? Yours truly, Alexander Birse.

Reply.

Amort fertilizers those in charge of the experimental station are going about it in a scientific and systematic way, and reports of investigation are promised in the near future.

The late meeting was a decided success and I feel sure you will enjoy the published proceedings—first, appearing in the Grand Rapids Tribune (official medium) and afterwards, in pamphlet form—for benefit of members and others interested to same.

Cordially, W. H. Fitch, Secy W. S. C. G. A., Cranberry Growers' Assn., Wis., Jan. 10, 1905.

KANSAS CITY, MO., Jan. 15, 1905.—Mr. W. H. Fitch, Cranberry Growers' Assn., Wis.

Dear Sir:—Your kind favor of the 11th inst. is before me. I only returned from the National Convention of Commercial Merchants at Milwaukee this morning. If I was ever disgusted it was a week ago today, when I discovered myself snow-bound for 14 hours at Marshalltown, Iowa.

I left Kansas City at 11:30 Sunday morning and did not reach Chicago until 11:00 o'clock Monday evening, instead of 9:00 o'clock in the morning. The train for Grand Rapids left Chicago at 10:30, thus, I was knocked out at 11:30 not both. Chicago and Fort on Wednesday last, at Milwaukee.

\* \* \* I wish you would send me a full report of what took place at the meeting, for you know I am interested to know what is going on. There are so many funny propositions coming up in the course of time, that it is difficult to keep track of them. Approving any information you can furnish me, I am, Yours truly, Ernest Paycke.

The following is text of letter received from Mr. Paycke:

My dear Mr. Paycke:—Your telegram (explaining absence at convention) duly received and same was read to the convention, and the fact of your enforced absence much regretted by all. The writer took occasion to say how much he and many others felt under obligation to you and your faithful lieutenants, Messrs. Chaney and Porter for what had been done for our industry, and you can rest assured, a hearty welcome will always await you whether it be at Reside, farm or field. Cordially, W. H. Fitch Secy. W. S. C. G. A.

Story of the Cranberry.

The history of the cranberry can be told on a bit of parchment no larger than the fruit itself, but to judge its interest by its length would be like judging the berry's importance by its weight.

The cranberry, to begin with the day of its christening, was so named because its sponsors fancied that it resembled a crane, and in truth, just before the bud opened, and the perfect flower with stem, calyx, and petals, it resembles the neck, head, and bill of that ungainly bird. Hence it was originally dubbed "craneberry," popularized into cranberry.

Like all families of importance in the agricultural race, the cranberry has an imposing genealogy; its European forebears belong to the clan of the vacillating oystercake; how long the American branch, or the macrocarpa, has been established here nobody knows, but it began to attract attention about 100 years ago.

Its acquaintance with the cultivated in the Cape Cod region of Massachusetts, New England has ever been ready to pay respect to ancestry.

It gradually worked its way out of obscurity until today the cranberry occupies a place of no mean industrial importance in the community; yearly it adds to the wealth of our nation all the way from \$4,000,000 to \$4,000,000.

The family is exceedingly prolific, 1,200,000 bushels being produced in the United States, leaving Europe far behind in quantity as well as in its quality.

About 60 per cent of the family are born and reared in Massachusetts, for the greater part in the districts of Cape Cod, Plymouth, and Barnstable. New Jersey, which devotes more of its territory to the cranberry than any other state in the union, save Massachusetts, rolls up 21 per cent and takes second place. Some years ago, forest fires destroyed the marshes and dried up the streams of Wisconsin—a calamity that reduced the production of the Wisconsin berry to 11 per cent and forced that state to assume third place; but Wisconsin is gradually recovering and is striving for a position at the head.

The rest of the cranberries hail from Connecticut, Illinois, Indiana, Iowa, Kansas, Maine, Michigan, Minnesota, Nebraska, New Hampshire, New York, North Dakota, Oregon, Rhode Island, Washington, and West Virginia. —Pearson's Magazine.

Fifty Years the Standard

DR. PRICES

CREAM

BAKING

POWDER

A Cream of Tartar Powder

Made From Grapes

No Alum

Chamberlain's Cough Remedy

IS UNEQUALLED FOR

Coughs, Colds and Croup.

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## The 48th Annual Report

Continued from page 1.

on bonds and mortgages and no compensation is ever paid to officers of this company other than the salaries fixed by the board of trustees.

There has never been any syndicate participation by this company, either directly or indirectly, nor has any officer had any interest in any syndicate participation.

There have been no bonuses or pensions paid to the families of men who have been connected with the company.

There have been no holdings of bank or trust company stocks by the company.

There has never been any interest by the company or any of its officers in the flotation of securities and no investment except in income-bearing securities properly provided by charter of the company as listed by charter.

These things are important only as they work out into results. The value of a machine is measured not by the finished product it turns out and the cost of production. The efficiency of a business management may be as truly measured by what it accomplishes and the economy with which results are reached.

Life insurance does not differ in this regard from other lines of business, for it is a business pure and simple. It is not a charity, nor an economic institution.

At the death of the insured the beneficiary (so-called) does not come to the company asking its charity, but presenting a claim. Upon the termination of an endowment period the policy-holder has a right to demand the amount of money represented by his policy, for he possesses a contract with the company that such amount will be paid, for which contract he has paid. That company, which, by economy of management, by wise investment of its funds and by careful selection of its risks has been able to furnish sound life insurance at least cost to the insured is the best company. We know of no other test by which efficiency of management may be measured.

The Northwestern Mutual Life Insurance Company is authorized by its charter to invest in first mortgages on real estate, bonds of the United States, state, county, and municipal bonds, and in the mortgage bonds of railway companies. This company is not authorized to invest in stocks and securities, neither has it loaned its funds on collateral, but every investment is in strict compliance with the rigid rules of this state, and every investment has been authorized by a proper committee of the company.

At the close of the year the assets amounted to \$208,417,072.72, an increase of \$7,752,735.85; loans to policyholders \$18,007,720, an increase of \$2,112,270; real estate \$3,241,076.19.

The mortgages were secured by property conservatively valued at \$206,003,385, with fire insurance as collateral—security amounting to \$53,324,713. For details as to the assets in which the money is loaned see table on page 20. The care with which the mortgage loans have been made is shown by the fact that while the sum of \$208,202,046.97 has been loaned on security of this kind, the company now owns but \$3,939,506.82 of real estate acquired since the close.

The amount of interest due on mortgages in 1905 was \$2,292,062.93, of which there remained unpaid on the 31st of December, 1905, only \$15,492.96.

This latter item, barely more than one-third of one per cent of the interest due and payable in the year, is simply accounted by the wide margin by which the amount of the loan and the policies assigned to the company, these loans are always within the cash value of the policy, and amply secured.

The real estate consists of the Home Office Building, valued at \$562,080.07, and \$3,839,895.82 acquired under foreclosure of mortgages. This latter item, after deducting all expenses incident to the care of the property, repairs and taxes, yielded a net profit of four per cent.

No officer of the company, member of the executive or finance committee, trustee, agent or insurance company, has or now has any financial interest, near or remote, in any of the securities or assets of this company. The company has no interest in any trust company, bond company, bank or kindred corporation or association.

The rate of expense in the administration of these funds was lower than that of any other of the leading twenty-five companies doing business in this country and materially lower than the average of such companies.

The administrative expenses of the company as distinguished from the agency expenses were 1.03 per cent of the premiums collected, the average of the twenty-five companies being 6.11 per cent, a difference in favor of this company of 2.09 per cent.

In other words, had this company paid as much in salaries to officers and for expenses in the transaction of its financial operations, in 1905, as the average company, it would have cost the policyholders \$228,185.49 or 0.66 per cent more than it did.

The primary business of a life insurance company is to insure lives. A proper amount of new business is essential if the best permanent results are to be secured. This company has always recognized the fact that while new lives were desirable, they should not be taken on at a rate of expense which would render the benefit to existing members.

The agency work of the company has, from the beginning, had the most careful consideration and is so systematized that it is believed that no company is conducting this branch of its work at a lower rate of

expense or getting as large returns for the money expended. The field work of this company is and has been conducted on the general agency system, under which competent men who have proved their efficiency in the agency work of this company are placed in charge of a field, consisting of a state or part of a state, in which they are held to a strict account for the proper transaction of the company's business. There are eighty-one general agency contracts, all of which are made direct with the company. These contracts provide for no allowance, or compensation whatever, except a commission on new policies, ranging from 30 per cent to 40 per cent of the premiums (in no case exceeding the latter figure), with ten renewal commissions of 7 1/2 per cent and an extra commission of 7 1/2 per cent the second year, and being all alike in this respect, the financial returns to the general agent depend upon his ability to secure business for the company and agents to assist in so doing. The general agent is required to secure and maintain at his own expense suitable office, and office assistants, and all other expenses incident to the business. He collects not only the first premiums on the new business, but also the renewal premiums on all the business in force in the field covered by his contract, taking all the risk incident to the handling of these funds, without other compensation than the contract commissions, and a collection fee averaging 1 1/2 per cent on premiums in which his commission interest has terminated, and on policies not written under his contracts.

All agents and solicitors are appointed by or under the direction of general agents, subject to approval by the company, and their entire expense and compensation (excepting certain renewal commissions—aggregating each year but a comparatively small amount and included in the total of commissions paid), are borne by the general agents. In a field of general agents there are 3,946 agents and solicitors and the total commissions—first year, renewal and collection—paid in 1905 aggregated \$3,383,432.87 or an average of only \$880 to each. This does not mean that substantial incomes were not secured by some of the agents. Unusual ability and industry bring their rewards in this as in all lines of legitimate work. Some of the general agents have, by liberal expenditure of their money and indefatigable work, secured large numbers of agents and correspondingly large amounts of insurance, with incomes in proportion. One general agent of this company, for example, has written during the last twenty-two years and has in force to-day more insurance than any one of fifty-four of the seventy-nine old life companies and only twenty of the seventy-nine companies who succeeded in premium income the single agency in question. Several other agencies of the above approximate results, the above of these agencies has cost the company no more and no less than thousands of dollars of business secured than would have been the case had they been handled with less efficiency and secured less business for the company.

It is to be presumed that most companies are conducting their work with as great a measure of economy as can be practiced and still secure adequate results. A comparison with other companies will show the measure of success with which the agency work of this company has been conducted in this particular. Taking the twenty-five leading companies and eliminating from the number this company and three large companies which have been recently subjected to some criticism for alleged inordinate expenses of management, leaving for comparison only those companies admittedly conservative, we find the average of agency expenses and commissions to policyholders to be \$1.14 per cent, while that of this company was 1.03 per cent, saving to the policyholders of more than twenty-eight millions of premium collected in a single year.

One large company (not included in the above comparison), which has for several years been operating under salaries paid in commissions, during the last year for which figures are obtainable 11.62 per cent of the premiums collected. This is in excess of the commissions, 11.03 per cent, paid by this company during the same period. In addition to the commissions, the above-mentioned company paid for salaries and allowances to managers and agents \$2,844,724, and for agency supervision, traveling and other agency expenses \$7,068,591, a total of \$14,338,620 for services which are performed by the general agents of this company and expenses borne by them without other compensation than commissions quoted above. Recently tried the experiment of salaries paid in place of general agents paid in commissions 13.38 per cent of the premiums collected and in addition, rents and other agency expenses amounting to \$2,354,988.

The foregoing figures demonstrate the correctness of the statement that the agency work of this company is being conducted at a lower rate of expense than that of other companies, and the fact that there was written and paid for by the agents of this company last year more than ninety millions of insurance, and premiums collected and remitted to the company amounting to \$30,166,600, at a total expense of \$3,833,432.87, would further indicate that this company is getting a greater value for the money expended in its field work than any other company. During the last ten years the agents of this company have collected and remitted to the company premiums to the amount of \$281,985,581 without the loss of a single cent to the company. We believe that no such amount of money has ever been handled by any body of men for any other institution with

like result. Undoubtedly many losses have occurred in collecting and handling this enormous fund, but in all cases such losses have been borne by the general agents, as provided by their contracts.

The beneficial effect of the general agency system, under which the field work of this company is conducted, is apparent not only in the decreased cost of business, but in the quality and permanence of the business written. Instead of large brokerage commissions or salaries, under which the interest of the agent terminates with the delivery of the policy, it takes ten years for the agent of this company to receive his full commission interest on the policy. For ten years an agent is financially interested in the renewal of the business and in seeing that policyholders' interests are carefully conserved. There is at present in force on the books of the company 54 per cent of all the business written and reported during its entire history of more than forty-eight years. We believe this record to be unique in the history of life insurance in this country and that it results largely from the fact that in order to secure full commission, the agent is compelled to do his business correctly at the start and to see that the policy is maintained in force. In the light of the experience of this company and the information afforded by the reports of other companies, no change is contemplated in the general agency system so long and so satisfactorily employed by this company and under which its remarkable growth and success have been secured.

The expenses of the company have thus far been considered separately in connection with the two divisions of its work, namely, the administrative and agency departments. Combining all departments of the company's activity, we find the percentage of all expenses and taxes to total income to be 14 per cent for 1905. The average percentage of all companies, seventy-nine in number, in 1904 was 21.05 per cent. Reduced to dollars and cents this saving alone amounts to \$2,778,430 or more than \$9.50 for each thousand dollars of insurance in force.

During the company's entire history of forty-eight years there has been no year when the transactions have been of such magnitude as during 1905. The receipts for the year have been as follows:

From premiums.....\$30,056,719.27  
From interest and rents.....8,983,025.35  
Other income, including profit from sales of real estate.....285,515.04

Total for the year.....\$39,325,259.66

The payments to policyholders during the year have been as follows:

To living policyholders.....\$1,602,259.09  
Matured endowments.....140,814.56  
Surrendered and lapsed policies.....4,297,112.72

Dividends to policyholders.....6,489,060.83

To representatives of deceased policyholders.....\$7,747,116.98

While the amount paid for death losses constituted a very large item, it is, owing to the careful selection of risks and the restricted territory in which lives are insured, very low in proportion to the amount of insurance carried and much lower than that of the average company.

Special attention is asked to the item of dividends paid to policyholders, amounting to \$6,489,060.83 in 1905. This is a larger amount than was ever paid in dividends by any company in the world, regardless of size, in a single year up to 1905. The cost of insurance is not determined by the premium charged in the policy, but by the proportion of the premium not used in expenses of management and in payment of death losses. All the policies of this company are issued on the annual dividend plan, under which all unused portion of the premium is returned to the policyholder annually and may be used in reduction of subsequent premiums. Under this plan insurance is carried at exact cost. It has been shown that this company is operating at a minimum of expense; that its mortality is exceptionally low; that its dividends (return of unused portion of premium) are very large, and it follows that the cost to policyholders of insurance carried by this company is correspondingly low. The dividend payments have increased during the year and notwithstanding the large payments on this account the surplus of the company has increased during the year \$1,054,018.82, and now amounts to \$9,331,697.55. It should be borne in mind that this does not include any surplus accumulated under deferred dividend plan, which surplus has been apportioned each year and for many years carried in the account of liabilities.

The following table, summarizing the transactions of the company during its entire history, will be of interest:

The company since its organization has paid to representatives of deceased policyholders in settlement of death claims.....\$5,491,911.45

And to living policyholders for dividends, matured endowments, surrendered policies, etc. 108,332,044.30

Total payments to policyholders \$113,823,955.75

And present assets.....\$28,137,361.29

Amount paid to policyholders and held for them.....\$103,244,655.47

Total premiums received.....\$121,197,002.39

Excess of assets and payments to policyholders over premium receipts.....\$17,952,346.92

H. L. PALMER, President.

GEO. C. MARRHAM, V. Pres.

J. W. SKINNER, 3d V. Pres.

C. A. JOVELAND, V. Secy.

A. E. HAMILTON, V. Secy.

F. C. MILLER, V. Secy.

W. D. VAN DYKE, V. Secy.

E. J. LINDSA, V. Secy.

GEO. H. NOYES, Counsel.

Executive Committee.

Milwaukee, Wis., Feb. 1, 1906.

A Safe Cough Medicine for Children

In buying a cough medicine for children never be afraid to buy Chamberlain's Cough Remedy. There is no danger from it and relief is always sure to follow. It is especially valuable for colds, croup and whooping cough. For sale by John B. Daly, druggist.

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ALL STYLES, ALL SIZES

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Three of a Kind

Wouldn't seem to beat two pair, in this case. But any old-timer, who has "sat in" with a little party, "just in" make the play a bit more interesting, will tell you that they always do. But we aren't worrying about what can

Beat Two Pair

one of a kind is all we have and all we want. Of course we've switched the subject and are talking about business now—our own business, too. We aren't carrying what

Any One

else does in business. We intend to do the square thing. We aren't the kind to hold an ace or two up our sleeves. Our stock of Building Material of all kinds can't be beat. In other words it is a royal flush. If you ask those who have dealt with us in the past, they

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that our Lumber, Sash, Doors, Blinds, Lath, Stingles, Mouldings and everything else you could possibly use in building anything whatsoever are of the best. The best of everything. That's what we sell. Don't we get the jack-pot?

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Our farming friends have time to read the papers, and we want to call their attention to some of the popular articles we are handling, and which should interest them.

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Salary earning Education.  
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all have Something to SELL, for and always will be.  
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and the lookout for young people business training.  
business colleges, but they are not all. They are taught by men who practical knowledge of business.

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and teachers with actual business know how that business men want. Best systems of shorthand and book-keeping taught with knowledge gained here.  
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Excellent Location.  
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for Six Month's Tuition. Board very reasonable.  
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Glasses fitted correctly. Eye and Ear Surgery in the new hospital. Office in Wood County bank building.

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Lawyer.  
Leases and Collections, Commercial and Trust Law. Office over Groves & Lyons.

**DR. D. A. TELEFER,**  
Dentist.  
Office over Wood County National Bank on the East Side, Grand Rapids, Wis.

**DR. A. B. CHAFFORD,**  
Dentist.  
High grade service at reasonable fees. Office in Belmont building on the East Side, Grand Rapids, Wis.

**DR. A. L. RIDGMAN,**  
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**JOHN A. GAYNOR,**  
Attorney at Law.  
Office over the Postoffice on the East Side. Will practice in all courts.

**WIPPERMAN & HAMBRECHT**  
Attorneys at Law.  
Office on east side, over Wood County National Bank, Grand Rapids, Wis.

**BRIEF LOCAL NEWS ITEMS**

Fred Bower transacted business in Marshfield yesterday.

W. S. Boyce was a business visitor in Milwaukee on Thursday.

H. J. Haseenauer of Vesper, was in the city on Friday on business.

There is no soap that will clean silks and laces as well as Galvanic.

Louis Ole is able to be about again after a two weeks' siege of sickness.

Atty. E. R. Goggin and Dr. O. T. Houghton spent Sunday in Marshfield.

A son was born to Mr. and Mrs. Chas. Peters of the west side last week.

Mr. and Mrs. A. B. Sator spent Sunday in Junction City with relatives.

—FOR SALE—A good lot of household furniture. Call at 807, 12th St. N.

Rev. Feldman and Frank Boles of Nekeosa, were business visitors here on Monday.

Nelson Pussinen left on Tuesday for St. Paul where he expects to find employment.

Miss Ida Hammer leaves tomorrow for Wausau to visit relatives for several days.

Merchant George M. Hill is in Chicago this week attending to some business matters.

St. Catherine's Guild will meet with Mrs. Geo. P. Hambrecht on Friday afternoon.

Miss Jennie Kuntz of the Tribune office, is confined to her home with sickness this week.

Mrs. Chas. Anderson of Scandinavia, visited relatives and friends in the city over Sunday.

Frank Sweeney of Endeavor was in the city over Monday attending to some business matters.

Mrs. Louise Reischel left on Friday for Nekeosa where she will visit a week with her mother.

Mrs. Geo. W. Mead has been confined to her home with an attack of grip for several days past.

Mr. and Mrs. Jos. Monahan of Wild Rose, were up over Sunday to visit relatives here and in Sigel.

Henry Gottsclaff, who has been studying pharmacy in Chicago, is home to visit with his parents for a short time.

—Wood and coal for sale. Also contractors of cement blocks for sidewalks. For prices see Bossert Bros. telephone 64.

—Cleaning, pressing and repairing by the Grand Rapids Tailoring Co. Clothes called for and delivered. Phone 267.

Frank Dailley has left the Dixon House bar shop and expects to open a shop of his own in this city in the near future.

—FOR SALE—Tamarack fence posts, any size. Price right. Andrew Anderson, Grand Rapids, Wis., Star Route.

Mrs. L. Baruch left on Saturday for Milwaukee and Chicago where she will buy goods for the Heineken Mercantile Co.

Can you afford to use anything else, when Galvanic may be obtained for the same price at which ordinary snaps are sold?

Joseph Schiltner and Bart Furrer departed on Tuesday for Tacoma, Washington, to look over the west with a view of locating.

Alex Moore has disposed of his interests in the livery business and will leave with his family about the 20th, for Carnegie, Oklahoma.

Prof. M. H. Jackson, of the teachers training school, went to Friend-ship one day last week where he was billed to deliver a lecture.

Clarence Jackson, who was quite sick with an attack of pneumonia, is gradually recovering and will probably soon be able to be out again.

Miss Lucy Pussinen, who is at Dr. Simonson's hospital at Tounah in the capacity of nurse, visited her mother in this city one day last week.

A. J. Hasbrouck and John E. Daly left on Monday for the oil fields and expect to put in a few days looking over interests that they possess there.

Three little raies we all should keep. To make life happy and bright, Smile in the morning, smile at noon, Take Rocky Mountain Teat night. Johnson & Hill Co.

Alfred Karneu and James Lucier came down from Sank Rapids the fore part of the week to spend a week in the city visiting with friends and relatives.

The thank offering meeting held at the M. E. church, Sunday evening by the W. F. M. S. was a great success. The offering amounted to about \$85.

The M. W. K. club cordially invites the ladies of the east and west side aid societies to meet with them in the church parlors next Wednesday afternoon, March 14th.

—FOR SALE—A fine double bar-bered shotgun, hammerless, with automatic ejector, \$70 grade. Will be sold for \$40. Inquire at the Tribune office.

The old Isaac Hacy residence on Maple street was sold last week to Roland R. Baldwin. Mr. Baldwin will tear down the old house on the property and erect a new one on the same summer.

Frank Boles has sold his saloon at Nekeosa to Louis King and Mr. Boles will go on the road for the F. P. gasolene lighting system. He has taken the agency for Clark, Jackson, Buffalo and Trempealeau counties.

A team which was being driven by Henry Wakely on Monday afternoon, ran away and smashed up things at the track and caused by the tongue dropping and scaring the horses. Henry was thrown out rather forcibly but escaped without injury.

Attorney R. E. Andrews of Marshfield was in the city yesterday and on Friday attending to some legal matters before the county court.

Geo. F. Krieger returned this morning from Chicago where he had been for the past two weeks attending to some business matters.

Mrs. Theron Lyon and Miss Vera Lindquist were in Lacrosse several days the past week where they went to attend the funeral of a relative of Miss Lindquist's.

Joseph Corvies came down from the copper ridge last week to spend a few days visiting with his parents and other friends and relatives. Joe reports everything lovely up in the northern country.

Mr. and Mrs. George A. Preston left on Monday for Carnegie, Oklahoma, where they will make their home in the future. They take with them the best wishes of a large number of friends in this city.

Necodah Korpela—Mrs. Alfred H. Darrow returned on Wednesday afternoon to a visit with Grand Rapids friends. Her son Fred is working for the electric lighting company of that city.

The Consolidated Water Power & Paper Co. received the new water wheels during the past week which will be installed in their plant in the near future and used to operate grinders for making pulp.

—LOST—On Tuesday, a silver, open faced watch with Elgin movement. Lost between Trilene Matthews house on Vesper road or on Sherry road. Finder will please leave same at this office and receive reward.

Attorney D. W. Hitechcock, who has been confined to the house for two weeks with an attack of grip, is gradually improving in health and hopes are entertained that he will soon be able to be about again.

Joseph Monahan of Wild Rose, has been in the city several days the past week attending to some business matters. Mr. Monahan has been dealing with some local parties with a view to selling his west side residence property.

Ed Wheelock, who has been an editorial writer on the Milwaukee Sentinel for five years past, has resigned his position. Mr. Wheelock formerly published the Wausau Daily Republic, and is well known to a number of our citizens.

Geo. W. Mead received a pair of fine English Mastiffs on Friday, and the animals have been broken to harness and will be used by Mr. Mead's boys for draft dogs. They are large, the looking animals, and each one weighs as much as an ordinary man.

William Buchanan, John Hauns-ble, Leonard Haunsble, John Schlager, Peter Schneider and Ed Holmamp, all from the neighborhood of Pitzville, were in the city on Tuesday. They came here under the impression that they were holding a fair that day, but were disappointed in their calculations.

A. C. Otto returned on Friday from Chicago, where he had been attending a meeting of the stockholders of the Rexall company, of which he is a member. Mr. Otto was greatly pleased with his trip, having been treated in a royal manner and came back feeling well paid for the true spent.

—The new spring line of Palmer suits and skirts at the Johnson & Hill Co. is well worth a little of your attention. Come and see them.

Will Gross has retired from the race for mayor and his place has been taken by W. E. Wheelan. Mr. Wheelan has held the office for two terms before and is well fitted for the position. We feel that our city will have a good administration no matter whether Mr. Paulus or Mr. Wheelan is elected.

Private advices from Lance Preston are to the effect that he recently joined Uncle Sam's army while at San Francisco. He stated that he was getting along nicely and was well pleased with his new location. He neglected to state, however, what boat he had been assigned to.

The twentieth annual closing Wisconsin farmers institute and mid-winter fair will be held at Plymouth on Tuesday, Wednesday and Thursday, March 13, 14 and 15, conducted by Geo. W. McKelroy of Madison. These last institutes of the season are made quite an event and an elaborate program has been prepared for the occasion.

The postmaster general is in favor of the revocation of the franking privilege. It is said to have cost the government \$10,328,000 last year. Had all the franked matter been paid for at the regular postage rates, that much more money would have come in. But, of course, the free privilege was the incentive to loading the mails.

Attorney J. W. Cochran went to Progress on Monday accompanied by Undersecretary Bassett, where they were going to levy on a stock of goods belonging to Geo. Salzman. Mr. Cochran left again for Wausau on Tuesday where he represented the defendants in the case of Oscar Lohrer vs. Joseph Jung, which was to be tried before Judge Webb in that city.

In the spring time you renovate your house. Why not your body? Hold on! Rocky Mountain Tea drives out impurities, cleanses and enriches the blood and purifies the entire system. 35 cents. Johnson & Hill Co.

—We have just received a new spring line of the Palmer suits and skirts which we will be more than pleased to show to our lady customers, and we feel that they will be doing well and looking over before making their spring selection. The prices are within the reach of all and the style and cut of the garments is the regular Palmer kind, so there is no need of apprehension along this line. At Johnsons & Hill Co. s dry goods department.

W. C. Baumgartner, the laundryman, left on Tuesday for Wausau, where he will make in the business of operating a laundry. Mr. Baumgartner has been in the laundry business in this city during the past two years, and during that time he has proven himself a hustler and one who can be depended upon to carry out his agreements. Mr. Baumgartner's friends here will be sorry to hear of his departure.

George Boyer, who recently sold his laundry in this city, has decided to go to North Dakota in the near future where he will take up a homestead and farm. Mr. Boyer has been figuring for some time in getting out of the laundry business, and now that he has sold his plant here he feels that this is a good opportunity to carry out his desires. His many friends here will wish him success in his new home.

This section was visited by one of the heaviest snow storms on Friday that we have been subjected to for some years. Everything was covered with a heavy coating of ice, in many places to a thickness of half an inch. A few telephones and electric light wires were pulled down by the weight of ice on them, but not enough to prove very annoying. The fact that there was so little trouble from these sources would indicate that the lines are pretty well taken care of in this locality.

Low rates west and northwest daily until April 7, via Chicago, Milwaukee & St. Paul railway. \$37.70 to points in California. \$50.50 to North Pacific Coast points. Greatly reduced rates made to many other points west and northwest. Half rates for children of half-face age. Liberal stop-overs allowed on all tickets. Tickets are good in tourist sleepers. For further information regarding rates, routes and train service see nearest ticket agent or write P. A. Miller, General Passenger Agent, Chicago.

Stamp photos all this month at Menzel's studio.

It pays to advertise if you have something to give away. Last week the First National bank people advertised that they would give away a school bag to every scholar who would call at the bank that day, and in anticipation of the event they secured five hundred school bags for the occasion. When they came down to open the bank that morning, there was an army of school children waiting for them, and in twenty minutes the bags had disappeared and five hundred little heads were made happy. It was a case of the early bird catching the school bag, for those who had de-courously waited a later hour, found that they were a day after the fair.

Marshfield News.—S. Miller, the fruit man, has made application for letters patent on an artificial bunch of bananas to be used by dealers in displaying that fruit. So exact is the invention that the only way to tell the difference, Mr. Miller says, is by tasting. The bunch which is fastened to the stem by the use of clips contains 12 or 14 dozen bananas of the usual size. The inventor claims that in displaying this fruit there is a great waste from rotting and that a string of bananas will show decay 24 hours after being exposed to the open air. The invention will prevent this loss and prove a great saving. He has already had inquiries concerning his patent and thinks they will meet with ready sale. As they are made of soft wood he will try and have them manufactured here.

O. P. Menzel will make stamp photos the rest of this month including Sundays.

**Woman's Clubs Federate.**

The Women's clubs of the city met at the Methodist church Monday afternoon for the purpose of forming a city federation. There were twenty five ladies in attendance and all were very enthusiastic on the matter of federating and accomplishing some good outside our individual clubs.

Mrs. Fessie gave a report along this line which has been carried on in Richland Center and how the women were instrumental in securing a Carnegie library for that city. Miss Michaels told about the work that has been done in Columbus, and Miss Bundy about what has been accomplished in Menomonie.

The federation elected the following officers for the ensuing year: President—Mrs. L. P. Witter. Secretary—Mrs. W. J. Conway. Treasurer—Miss Carolyn Briere. Vice presidents are the presidents of the four clubs, and the new club vice presidents for the coming year are to be successors to the present incumbents.

The president applauded the following committee to center with the officers and draw up a constitution. Mrs. W. J. Conway, Mrs. W. F. Kullberg, Mrs. H. S. Youker and Mrs. Clark. A committee of five was appointed to look up the proposition made by the Elison Art. Co. in regard to an exhibit. It was voted to levy a tax of fifty cents per capita on the members of the federation.

Various lines of work were discussed but nothing definite was decided on and the meeting adjourned for two weeks, so on Monday afternoon, March nineteenth, the federation will meet at the same place to hear the constitution read, and to decide definitely on some plan of work. A good attendance is desired so that the work which has been begun can be carried out.

**For Sale Cheap.**

I have a new 6 room house on the west side and 2 lots 132x133, including a large double wood shed, which I will sell for \$1100. I will take \$100 cash down and the balance may be paid in monthly payments of \$10.00 or more at 5 per cent interest. I also have 230 acres of land in Minn. consisting of 80 acres of No 1 hay land and 200 acres of mixed hardwood timber land which I will sell for \$25.00 per acre on very reasonable terms or charge for some good city property.

H. S. Wagner, Phone 57.

**A QUIET MEETING OF THE CITY COUNCIL.**

The city fathers met in regular session last night at the city hall, Mayor Nash presiding.

G. W. Paulus, as chairman of the committee of a paid fire department, made a report of considerable length. The committee had gone into the matter as thoroughly as could be done right in the city, and the deliberations seemed to be that the establishing of a paid company would be too expensive for the city at the present time. They found that the saving to the city by reason of the lowering of the insurance would probably not amount to more than \$30 per year. Also that a company of 7 men would probably cost the city as much as \$500 a year besides a considerable outlay in difference in working order. Alderman Aitkin, another member of the committee, had visited Stevens Point where he had inquired into the facts and interviewed those interested in the matter, and found that the system in that city was costing some \$600 per month, for men's wages alone, which was only part of the expense. The committee was instructed to make a further investigation while they were at it before the council took any action on the matter.

An ordinance was presented and passed pertaining to hawkers or peddlers, which makes it necessary for these classes of peddlers to pay city as well as a state license for peddling their wares about the city. The fee will be \$10 per day for a peddler using a wagon and two horses, \$7 per day for persons using a wagon and one horse, and \$5 per day for one using a cart or pack. The ordinance does not apply to persons selling agricultural products of their own raising, or to local merchants who pay taxes in the city.

City Attorney Gaynor stated that he had notified the proper authorities concerning the action of the council in regard to the rates at the railroad crossings, but that nothing had been done as yet.

A number of accounts were allowed after which the council adjourned.

**Sulphite Company Organized.**

A company has been organized in this city which will engage in the manufacture of sulphite, and it is expected that the new plant will be put up at Port Edwards near the paper mill that is now located there.

The stockholders in the new company are T. E. Nash, Geo. Nash, James Egan, W. F. Vlas, G. E. Suelo, John McNaughton and L. M. Alexander. All of these men are well known in this city and locality, already having heavy interests here in the paper business and other branches of trade.

The fact that all of the sulphite used by the Port Edwards, South side and Consolidated mills has to be shipped in from a distance would indicate that there was a field here for this product, and if it can be made here right at home by the parties who are using it, it would certainly effect considerable of a saving.

The manufacture of sulphite fibre is more of a chemical process than any other branches of paper making, and the plant used in its manufacture is distinct from that used in making the ground pulp. The new company is capitalized at a quarter of a million dollars, and if the plant is erected at Port Edwards it will cause quite a boom in that usually quiet little burg.

**Buyers Failed to Show up.**

Last week handbills were circulated about the city which set forth that on Friday there would be parties in the city who would purchase horses and mules to the extent of several carloads. It was also stated that it made no difference in the way of heaven, and like ailments, as they would be taken just the same. It seems that there were a number of parties without traveling distance who had just this kind of stock to dispose of, and when the day came for the sale, farmers and horses could be soon coming from all directions. There were enough horses in the city to start a street car line, and many of the animals looked as if they had served a good long term in this captivity. The buyers, however, failed to arrive, and those who had driven in for some distance with a hope of obtaining some usefulness were disappointed and compelled to return to their homes, taking their animals with them. There was a little trading among those who had brought in horses, but the business was not very flourishing. It is probable that should these game parties advertise to come here again they would not get much of a turnout.

**Exhibition of Gymnastic Work**

The students of the Lincoln high school will give an exhibition of gymnasium work in the high school gymnasium; Friday evening, March 10th.

The boys will give exercises in "Tumbling, Jumping and Kicking," Rope Climbing, as well as work on the "Parallel Bars" and on the "Traveling Rings." The boys will also give exercises in Indian club swinging and "Military Drill." The work will include in addition to this, a class drill in the "Swedish System of Gymnastics."

The girls will give a "Wand Drill," a "Fancy Hoop Drill," and a "Dumb Bell Chorus." They will also give an exhibition of Fancy Steps and "The Darky's Dream."

The students have been practicing faithfully for several weeks. We feel certain that the exhibition will be one that the public will find interesting and profitable to attend. Admission, adults 25 cents, students 15 cents.

Call at Johnson & Hills and see the new line of Palmer suits and skirts.

—FOR SALE—CHEAP—Fine modern up-to-date home, all modern improvements. Also household goods can be gotten at a bargain. Reason for selling, will leave the city. Inquire of J. A. Steib.

**COAL** ...AND... **Wood**

See F. E. Kellner for the Best  
—TELEPHONE 305.

**T. B. SCOTT**  
**FREE LIBRARY.**  
—HOURS—  
From 2:30 to 6 p. m. & 7 to 8:30 p. m.  
Every Day Except Sunday.  
From 9 to 12:00 Saturday morning.  
Children's Room Closed After 5 O'clock

**SPECIAL VISIT**  
**Teeth Extracted Without Pain**

The Greatest Invention of the age for suffering humanity. No danger from colds, no soreness of gums, no physical debility thereafter.

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**Hotel Witter**  
SATURDAY, MARCH 17  
5 a. m. to 2 p. m.

**W. C. COCHRAN.**  
Piano Tuner.  
Best of work guaranteed. Call telephone 225  
and the house 147 Third Ave. N.  
Office Phone 224

**W. MELVIN RUCKLE, M. D.**  
Practice limited to Eye, Ear, Nose and Throat.  
Glasses fitted correctly. Eye and Ear Surgery in the new hospital. Office in Wood County bank building.

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**Pocket Banks**

Just the size of this picture will be loaned to Savings Depositors. They will hold about \$10.00 in silver coins and can be easily carried in the pocket or a ladies shopping bag.

This is the latest and best method of collecting small change to put in the Savings Bank.

We hold the only key that will open these banks so that money once inserted is away from temptation. Ask for one.

PROPERTY OF  
SAVINGS DEPARTMENT  
First National  
Bank  
GRAND RAPIDS  
WIS.

**FREE MUSIC LESSONS!**

NOW IS THE TIME TO SECURE A VIOLIN MANDOLIN OR GUITAR

—Of A. P. HIRZY.

I have made arrangements with Prof. Cohn, the Violin Teacher to give five free lessons with every violin purchased at my store. Prices range from \$5.00 up to \$100.00.

**A. P. HIRZY,**  
JEWELER AND OPTICIAN

**Mike's • Novelty • Store**

This is What Can Be Found at This Place:

Chosen your outfit, combed your hair, your wardrobe was complete? you need a few more things. Mike's Novelty Store has what you need. Suits, hats, shoes, gloves, neckties, handkerchiefs, pocket squares, cuff links, and many other things. All at low prices. Come in and see. Mike's Novelty Store, 1000 Grand Rapids, Wis.

**5 and 10 Cents**  
Nothing Above 99 Cents

**M.A. BOGGER**

**JUST ARRIVED FOR LADIES AND MISSES**  
**Spring Jackets, Skirts, Suits and Cravanettes**

—All kinds. Prices ranging from \$20 to \$3.75.

—YOU KNOW THE KIND—  
**PALMER MAKES.**

Best Style, Best Fitting and to fit your purse. Each and Everyone Guaranteed. WILL RE-LINE OR REPLACE if necessary any Defective Garment.....

**Johnson & Hill Company,**  
CLOAK DEPARTMENT.

**SMITH HAMMERLESS and EJECTOR GUNS** Also Hunter One-Trigger

win the Gold Medal at the Lewis and Clark Exposition

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# WORLD'S NEWS -TOLD IN- PARAGRAPHS

Mrs. Mary Anderson do Navarro, the most famous of Kentucky's daughters, who has not visited America since she retired from the stage, was married and went to Court Farm, Worcester, England, to live. Her wedding will be the "homecoming week" in Louisville next June, for which invitations have been sent to 60,000 former Kentuckians.

Rev. John Dierdorf, a Dunkirk minister, has mysteriously disappeared from his station at Mount Carmel, Ill. His body and W. Murphy has been held to the grand jury. C. W. White has not been captured.

George Hasty, the Gaffney, S. C. banker who shot and killed Mrs. Bennett and the Abingdon, Tenn. banker, because they resented an alleged insult to two actresses, is now on trial at Gaffney.

Charles Howard, a private in the 108th company, Court artillery, stationed at Fort Meigs, Fla., is under arrest, awaiting the arrival of an officer from Kentucky, where he is wanted in connection with the shooting of one Harvey Jones.

Lieutenant Colonel William W. Worthington of the general staff, who was appointed a member of the joint army and navy board to consider plans for coast defense.

Reuben Post Hall, principal of the Louisville, Ky., male high school, was unanimously elected president of the National Association for the Scientific Study of Education.

Katharine O'Brien, daughter of the American minister to Denmark, Thos. J. O'Brien, and Henry G. Chilton, secretary of the British legation at Copenhagen, will be married April 21, at New York, in an interview denied absolutely that Queen Margherita intended touring through the United States as repeatedly announced in the American press.

Ralph Eric Sampson, son of the late Rear Admiral Sampson, recently returned to the navy academy as a member of the present four class, having been recently dropped from a higher class on account of delinquency in studies.

Twenty persons were injured by the wreck of a passenger train on the Coal and Coke railroad near Elkhurst, W. Va. The train, which was carrying a large number of passengers, was derailed by a defective switch.

Eight men were killed by the explosion in the Little Cahaba coal company's mine at Piper, Ala. The explosion occurred while the miners were working on a new level.

Associate Justice Willis Van Devanter has decided that the Oklahoma anti-trust law is invalid. The decision was rendered in the case of a retail dealer who sought to recover money paid to an alleged trust for machinery.

Announcement was made at Indianapolis Wednesday that the world's best-known athletes and athletes would be present at the annual convention of the National Educational Association at Louisville.

Mrs. Burkhardt of Shelbyville, Ind., a bride of six weeks, committed suicide, thinking her husband's love was fading.

Frank Spangler of Evansville, Ind., fired several shots at Emerson Baldwin, his father-in-law, because of family troubles.

Postmaster Albert Hoerner of the West Seneca, N. Y., postoffice was arrested, charged with embezzling \$5,000 postoffice funds.

Edward Zalt, clerk in a hardware store at Minook, Ill., was held to the United States grand jury charged with systematically robbing the boxes in the Minook postoffice.

Flint glass workers of the United States and Canada agree to accept a 25 to 30 per cent in lamp chimneys, reflectors and globes the country over.

Ambassador Reid, Mrs. Reid and Miss Reid have gone to Paris from London, where they will stay a week. From the French capital Mr. Reid and his family will go to Rome.

The Wisconsin Supreme court has rendered a decision by which Milwaukee county is permitted to raise \$150,000 in bonds for a bridge in the city of Milwaukee.

The United States dry dock Dewey has been signaled off Las Palmas, Canary Islands.

The dates for the confederate reunion will be held in New Orleans April 25, 26 and 27. The reunion will be held at the Grand Hotel, New Orleans.

Senator Schmidt of the Ohio senate committee investigating public affairs in Cincinnati and Hamilton county is expected to return to Ohio.

The national public ownership party was formed at a convention called in Fresno, Cal., for that purpose.

Rear Admiral Asa Walker will succeed Rear Admiral C. M. Chester as superintendent of the naval observatory at Washington when the latter returns.

Countess Denoyer of Belgium, who alleged that her husband eloped from Paris with a French actress, taking the equivalent of \$250,000 of her money, found the count yesterday in a luncheon camp near Newhall, Mich., and found up with him.

Former Chief of Police Kiley of St. Louis Monday was his suit against the board of police commissioners, the Supreme court at Jefferson City deciding that the board erred in denying Kiley the right to be represented by counsel in the trial of charges against him.

Chicago Produce.  
Butter—Extra creamery, 27 1/2c; prime, 26 1/2c; second, 25 1/2c; third, 24 1/2c; fourth, 23 1/2c; fifth, 22 1/2c; sixth, 21 1/2c; seventh, 20 1/2c; eighth, 19 1/2c; ninth, 18 1/2c; tenth, 17 1/2c; eleventh, 16 1/2c; twelfth, 15 1/2c; thirteenth, 14 1/2c; fourteenth, 13 1/2c; fifteenth, 12 1/2c; sixteenth, 11 1/2c; seventeenth, 10 1/2c; eighteenth, 9 1/2c; nineteenth, 8 1/2c; twentieth, 7 1/2c; twenty-first, 6 1/2c; twenty-second, 5 1/2c; twenty-third, 4 1/2c; twenty-fourth, 3 1/2c; twenty-fifth, 2 1/2c; twenty-sixth, 1 1/2c; twenty-seventh, 1/2c; twenty-eighth, 1/4c; twenty-ninth, 1/8c; thirtieth, 1/16c; thirty-first, 1/32c; thirty-second, 1/64c; thirty-third, 1/128c; thirty-fourth, 1/256c; thirty-fifth, 1/512c; thirty-sixth, 1/1024c; thirty-seventh, 1/2048c; thirty-eighth, 1/4096c; thirty-ninth, 1/8192c; fortieth, 1/16384c; forty-first, 1/32768c; forty-second, 1/65536c; forty-third, 1/131072c; forty-fourth, 1/262144c; forty-fifth, 1/524288c; forty-sixth, 1/1048576c; forty-seventh, 1/2097152c; forty-eighth, 1/4194304c; forty-ninth, 1/8388608c; fiftieth, 1/16777216c; fifty-first, 1/33554432c; fifty-second, 1/67108864c; fifty-third, 1/134217728c; fifty-fourth, 1/268435456c; fifty-fifth, 1/536870912c; fifty-sixth, 1/1073741824c; fifty-seventh, 1/2147483648c; fifty-eighth, 1/4294967296c; fifty-ninth, 1/8589934592c; sixtieth, 1/17179869184c; sixty-first, 1/34359738368c; sixty-second, 1/68719476736c; sixty-third, 1/137438953472c; sixty-fourth, 1/274877906944c; sixty-fifth, 1/549755813888c; sixty-sixth, 1/1099511627776c; sixty-seventh, 1/2199023255552c; sixty-eighth, 1/4398046511104c; sixty-ninth, 1/8796093022208c; seventieth, 1/17592186044416c; seventy-first, 1/35184372088832c; seventy-second, 1/70368744177664c; seventy-third, 1/140737488355328c; seventy-fourth, 1/281474976710656c; seventy-fifth, 1/562949953421312c; seventy-sixth, 1/1125899906842624c; seventy-seventh, 1/2251799813685248c; seventy-eighth, 1/4503599627370496c; seventy-ninth, 1/9007199254740992c; eightieth, 1/18014398509481984c; eighty-first, 1/36028797018963968c; eighty-second, 1/72057594037927936c; eighty-third, 1/144115188075855872c; eighty-fourth, 1/288230376151711744c; eighty-fifth, 1/576460752303423488c; eighty-sixth, 1/1152921504606846976c; eighty-seventh, 1/2305843009213693952c; eighty-eighth, 1/4611686018427387904c; eighty-ninth, 1/9223372036854775808c; ninetieth, 1/18446744073709551616c; one hundredth, 1/36893488147419103232c; one hundred and first, 1/73786976294838206464c; one hundred and second, 1/147573952589676412928c; one hundred and third, 1/295147905179352825856c; one hundred and fourth, 1/590295810358705651712c; one hundred and fifth, 1/1180591620717411303424c; one hundred and sixth, 1/2361183241434822606848c; one hundred and seventh, 1/4722366482869645213696c; one hundred and eighth, 1/9444732965739290427392c; one hundred and ninth, 1/18889465934678580854784c; one hundred and tenth, 1/37778931869357161709568c; one hundred and eleventh, 1/75557863738714323419136c; one hundred and twelfth, 1/151115727477428646838272c; one hundred and thirteenth, 1/302231454954857293676544c; one hundred and fourteenth, 1/604462909909714587353088c; one hundred and fifteenth, 1/1208925819819429174706176c; one hundred and sixteenth, 1/2417851639638858349412352c; one hundred and seventeenth, 1/4835703279277716698824704c; one hundred and eighteenth, 1/9671406558555433397649408c; one hundred and nineteenth, 1/19342813117110866795298816c; one hundred and twentieth, 1/38685626234221733590597632c; one hundred and twenty-first, 1/77371252468443467181195264c; one hundred and twenty-second, 1/154742504936886934362390528c; one hundred and twenty-third, 1/309485009873773868724781056c; one hundred and twenty-fourth, 1/618970019747547737449562112c; one hundred and twenty-fifth, 1/1237940039495095474899122224c; one hundred and twenty-sixth, 1/2475880078990190949798244448c; one hundred and twenty-seventh, 1/4951760157980381899596488896c; one hundred and twenty-eighth, 1/9903520315960763799192977792c; one hundred and twenty-ninth, 1/19807040631921527598385955584c; 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